

Co-operatives - Alberta

Alberta
Co-operatives
and
Farm
Organizations

1950



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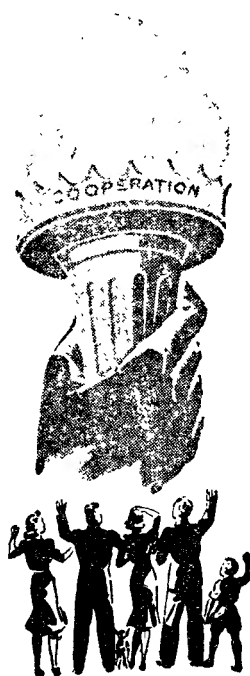
The Alberta Co-operative
Union

10970 - 84 St., Edmonton, Alta.

A branch of the
Co-operative Union of Canada.

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Forward

THIS booklet has been prepared to give a brief outline of the co-operative development which has taken place in Alberta during the past number of years. Co-operatives have developed because there was a need for them; they are owned and controlled directly by their members who use them.

Co-operatives have flourished in every free society in the World and at the same time, have been a powerful force in keeping society free. Dr. M. M. Coady has declared that co-operatives are the purest form of free enterprise because they give every person an opportunity to become an owner in business enterprises.

BIBLIOTHEQUE

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du

**COLLEGE SAINT-JEAN
EDMONTON, ALBERTA**

Why We Have Co-operatives

During the short depression following the first World War and the long depression of the thirties, producers and consumers suffered acute hardships. Unorganized farmers have no control of the prices paid for their produce. During every depression farmers have to accept extremely low prices paid for their produce. In many cases, the price received is far below the cost of producing the product sold. As consumers they pay retail prices for their farm and household needs. In the case of oil, fertilizer, machinery, insurance, etc., relatively high prices are maintained by well organized business institutions in times of prosperity as well as in times of depression.

In the time of economic depression, the independent, unorganized farmer is forced, through economic conditions, to come to the realization that only by organizing his own industry can he survive in an organized economic society. That's why co-operatives were organized.

Before the first World War, farmers became so dissatisfied with the line elevators' methods of doing business and pricing practices, that they organized their own grain company now known as the United Grain Growers Limited, and in the depth of the depression following the first World War, they laid the foundation for the now famous Wheat Pools that serve the farmers of the three prairie provinces.

When cream prices were extremely low and grading and testing practices unsatisfactory, the dairy farmers in Alberta took matters in their own hands and organized the dairy pools which today dominate the dairy industry of the province. One success led to another so today producer owned and controlled co-operatives serve Alberta farmers in the marketing of their livestock, poultry products and in nearly every phase of agricultural processing and marketing.

In the field of farm supplies and con-

sumer goods, co-operatives sprang up in many communities. During the past ten years, these local consumer co-operatives have consolidated their position by setting up their own Wholesale. Co-operators have entered the field of co-operative buying of petroleum products through the U.F.A. Central Co-operative Ltd., the procurement of their own machinery through Canadian Co-operative Implements Limited, and have recently entered the field of co-operative insurance and rural electrification. This booklet, published by the Alberta Co-operative Union, tells the story of the farm and co-operative organizations serving the people of Alberta and the Peace River block of British Columbia.

But before telling the story of Alberta Co-operatives, let us review the principles upon which all sound co-operatives operate.

1. Open membership—anyone can join.
2. Democratic control—one member, one vote.
3. Limited interest paid on capital.
4. Savings or earnings allocated on the basis of patronage.
5. Sell for cash at market prices.
6. Neutrality in religion and politics.
7. Constant education.
8. Constant expansion.

AND REMEMBER

Co-op dollars contribute to increasing the prosperity of rural and urban Alberta.

Because co-ops are businesses owned and controlled by Alberta people, earnings remain in Alberta—they are not siphoned off into the pockets of remote investors. All the savings or earnings left in a co-operative, after paying taxes and other expenses, belong to the members who patronize it. They remain in Alberta to help to stabilize and improve the economic conditions of Alberta producers and consumers.

Producer Co-operatives

ALBERTA SEED GROWERS CO-OPERATIVE

The Alberta Seed Growers Co-operative Limited was incorporated in 1941 by growers who felt that there was a definite need for a co-operative seed handling organization.

It is a producer owned organization providing a number of services to its 8,000 members.

- Co-operative marketing of forage and cereal seeds.
- Operation of custom cleaning plants.
- Assistance in maintaining high quality production through retaining the best seed for Alberta use.

The Alberta Seed Growers Co-operative supplies high quality seed to farmers in the province through the Alberta Crop Improvement Association, (A.C.I.A.). Elevator agents throughout Alberta take orders for cereal seed under the A.C.I.A. program. These orders are filled from seed supplies owned by or listed with the Alberta Seed Growers Co-operative.

In the various seed producing areas rough Forage Seed of all varieties is assembled by District Superintendents and Fieldmen in the co-operative's own warehouses. In addition, every Alberta Wheat Pool and United Grain Grower Agent is a potential collecting Agent for the Alberta Seed Growers Co-operative and a considerable quantity of seed is handled in this manner.

The majority of the Forage Seed processed is exported to the United States and Europe. These sales are handled through Northern Canadian Seed Sales Limited, a Co-operative Export Selling Agency, operated by the Alberta Seed Growers' Co-operative, the Saskatchewan Forage Crop Producers, and the Manitoba Pool Elevators. Provincial Forage Seed sales are handled

through a variety of agencies including District Superintendents, Co-op Stores and Alberta Wheat Pool and United Grain Grower Agents.

During the past six crop years, more than \$12,000,000.00 worth of seed have been handled by the Alberta Seed Growers Co-operative.

The Head Office is located in Edmonton and resident superintendents are located at:

Peace River	D. R. Evans
Falher	J. A. Choquette
Westlock	E. G. Wood
Thorsby	W. L. Perley
Red Deer	James Murray

Seed Cleaning plants are operated at Camrose, Coronation and Cherhill. Warehouses are owned at:

Athabasca	Donnelly	Peace River
Barrhead	Eaglesham	Red Deer
Bonnyville	Falher	Spirit River
Brooks	Girouxville	Tangent
Camrose	High Prairie	Thorsby
Cherhill	Hines Creek	Wanham
Coronation	Lac la Biche	Westlock

OFFICERS

Howard P. Wright	President
A. M. Smith	Manager

The ten directors, who are elected at large and serve a three year term, are as follows:

H. P. Wright, C. C. Patching, W. D. Thomas, Ken Anderson, J. C. Young, J. M. McElroy, J. Pringle, J. McK. Hughes, J. R. Desfosses, C. Antonson.

For further information write to Head Office of the Alberta Seed Growers' Co-operative Ltd., 10619 103rd Avenue, Edmonton, Alberta.

OTHER SEED CO-OPERATIVES

A number of district co-operative seed growers' associations operate in various parts of the province. Most of these are affiliated with the Alberta Seed Growers' Co-operative Limited.

In recent years co-operative seed cleaning plants, designed to provide clean seed for the farmers in certain municipalities, have been built with the aid of provincial government and municipal grants. Such plants are located at Morinville, Westlock, Wetaskiwin, Camrose and Vegreville.

ALBERTA WHEAT POOL

The Alberta Wheat Pool is a grain marketing co-operative—owned and controlled by some 55,000 Alberta farmers. The “Pool” was organized in 1923 with 25,601 members who contracted to sell their wheat as a group rather than each taking his or miss luck in the highly speculative market. These original members had four principle objectives:

- To improve grain handling facilities.
- To lower the cost of marketing grain.
- To protect the marketing interests of grain producers.
- To endeavor to bring some price stability to the grain market.

The Wheat Pool has consistently opposed speculation in the grain trade and has constantly sought better marketing methods which would provide grain producers with price stability and security.

Since organization, the Pool has handled more than one billion bushels of grain. Over eight and one half million dollars in patronage dividends have been returned to the members. Four hundred and eighty-six country elevators and two giant terminals, one at Port Arthur (capacity 2,000,000 bushels) and one at Vancouver (capacity 5,150,000 bushels) are owned by Alberta Wheat Pool members. This grain handling system is valued at \$12,000,000.

The Alberta Wheat Pool works in close co-operation with the Saskatchewan Wheat Pool and Manitoba Pool Elevators through the Canadian Wheat Pool, but each organization is entirely separate and conducts its business independently. The three organizations have paid more than \$42,000,000.00 in patronage dividends since organization.

ALBERTA WHEAT POOL OFFICERS:

BEN S. PLUMER, Bassano, Chairman.

A. T. BAKER, Nemiscam, Vice-Chairman.

LEW HUTCHINSON, Duhamel, Director.
W. J. BLAIR, Naco, Director.
G. G. COOTE, Nanton, Director.
G. L. HARROLD, Lamont, Director.
W. R. MUELLER, Spirit River, Director.
R. D. PURDY, Manager, Calgary.
W. H. BOYLE, Manager, Edmonton.

For further information on the Alberta Wheat Pool, write to: L. D. NESBITT, Alberta Wheat Pool, Lougheed Building, Calgary, Alberta.

UNITED GRAIN GROWERS LIMITED

At the turn of the century the grain marketing facilities of Western Canada were completely controlled by privately owned grain companies. To induce the grain companies to build country elevators the railway companies had granted them the sole right to load grain into box cars. That meant the farmer was prevented from loading his grain directly from his wagon to the railway cars. This situation gave monopoly control to the grain companies and the evils of this monopoly soon became evident. In short the farmer was subjected to poor grading, short weight, excessive dockage and generally indifferent service.

Discontent among farmers was widespread and feeling ran high. As a result it was decided to organize a farmer owned co-operative and in 1906 the Grain Growers Grain Company commenced operation under charter to operate in the province of Manitoba. Difficulties beset the new co-operative from the outset. A promise to share profits with farmers on a patronage dividend basis led to cancellation of their trading privileges on the Winnipeg Grain Exchange. The banks refused credit. To solve their financial problem the directors pledged their personal property to regain credit recognition. Despite the obstacles encountered the determined farm organization forged ahead. It regained trading

privileges on the Grain Exchange and subsequently the right to pay patronage dividends.

In 1917 the Grain Growers Grain Company and the Alberta Farmers' Co-operative Elevator Company were amalgamated to form United Grain Growers Limited. The "Country Guide" was organized as a subsidiary company to present the farmers' views on agriculture. A Farm Supplies Department was established and the livestock marketing field pioneered. When the Wheat Pools were formed the U.G.G. gave financial assistance and signed the first contract to handle Pool grain through its elevators. Grants to other farm organizations and for agricultural research made by the U.G.G. total nearly \$500,000.00. Today the U.G.G. operates over 600 country elevators with huge terminals at Port Arthur and Vancouver. Its financial position is excellent while its membership exceeds 42,000.

All this has been made possible by the early courage, faith and loyalty of the gallant little band of farmers who founded this pioneer co-operative.

BOARD OF DIRECTORS

J. E. Brownlee	President	Calgary, Alta.
R. C. Brown	1st Vice-Pres.	Winnipeg, Man.
J. Harvey Lane	2nd Vice-Pres.	Fillmore, Sask.
D. G. Miller	Secretary	Winnipeg, Man.
J. J. MacLellan	Executive Dir.	Purple Springs Alta.
R. Shannon	Director	Grandora, Sask.
S. S. Sears	Director	Nanton, Alta.
J. Stevens	Director	Morinville, Alta.
H. W. Allen	Director	Huallen, Alta.
S. Loptson	Director	Bredenbury, Sask.
J. D. MacFarlane	Director	Aylsham, Sask.
R. M. Wilson	Director	Gladstone, Man.
Manager Western Division, Geo. Edworthy, Calgary		

For further information on United Grain Growers Ltd, write to Mr. Frank Allison, Publicity Director, United Grain Growers Limited, Lougheed Building, Calgary.

NORTHERN ALBERTA DAIRY POOL

The Northern Alberta Dairy Pool Limited, was incorporated in May, 1928. Membership has increased from 800 to 28,740 in 1949.

N.A.D.P. is a producer owned co-operative serving its members as processor and marketer of dairy products.

Twenty-nine plants are operated by N.A.D.P. at the following points:

CREAMERIES

Andrew	Manville
Barrhead	Onoway
Bonnyville	*Peace River
*Camrose	Radway
Daysland	Sedgewick
Edgerton	*St. Paul
*Edmonton	*Vegreville
*Grande Prairie	*Vermilion
Hay Lakes	*Westlock
Holden	*Wetaskiwin

NOTE: *Also distributors of pasteurized fluid milk.

Fluid milk is also distributed at Leduc and Dawson Creek, B.C.

CHEESE FACTORIES

Bawlf Bruderheim Round Hill Thorsby

COMBINED BUTTER AND CHEESE FACTORIES

Leduc Millet

ICE CREAM MANUFACTURED

Edmonton Grande Prairie Peace River

COLD STORAGE PLANTS

Edmonton Vancouver

The volume of business has increased steadily through the years. In 1949 products sold were in excess of \$12,431,000.00, an increase of \$735,000.00 over 1948 sales. Butter sales represented \$9,983,640.00 of the 1949 total. 12,857,000 pounds of butter and 1,272,000 pounds of cheese were manufactured.

Final payments to the extent of \$4,377,268.00 have been made since incorporation. Of this amount \$2,984,876.00 has been in cash and the remainder is held by the members in reserve shares. The mem-

bership has also acquired the ownership of assets valued at \$2,000,000.00.

Control of N.A.D.P. is exercised by the members in the Annual Meeting. There are six N.A.D.P. districts, each of which elects a member to the Board of Directors.

DIRECTORS

F. W. MADDOCK	President
C. O. JEVNE	Vice-President
J. McKAY HUGHES	Secretary
A. E. DOIGE	Director
A. E. PEARCE	Director
R. C. MARLER	Director
R. STANLEY	General Manager

CENTRAL ALBERTA DAIRY POOL

The Central Alberta Dairy Pool was organized in 1925 to provide a co-operative system of processing and marketing of dairy products. Its first plant was at Alix and was for years its Head Office.

The membership since incorporation has shown continuous growth.

	250 in 1925
	1,671 in 1930
	3,243 in 1935
	5,007 in 1940
	9,402 in 1945
	11,493 in 1948
Approx.	14,000 in 1949

On December 1st, 1949, three of the Southern Alberta Dairy Pool Ltd., plants amalgamated with the Central Alberta Dairy Pool. With the inclusion of these three plants, the Central Alberta Dairy Pool has operating units at the following points:

Acme	Hanna
Alix	Neapolis
Bentley	Olds
Bluffton	Ponoka
Brooks	Red Deer (Condensery)
Coronation	Red Deer (Creamery, Egg and Poultry Plant)
Delburne	Rimbey
Eckville	Rocky Mt. House
Edberg	Stettler
Elnora	

The fixed capital assets of the above are \$1,149,065.09.

Since the organization was commenced at Alix final payments of \$1,228,090.32 have been paid its members, and out of that \$780,428.06 has been in cash.

The Central Alberta Dairy Pool is presently operating eighteen butter plants, one cheese factory, one poultry processing plant and one evaporated milk plant. Most of its branded products are sold under the brand name "Alpha". These products include:

- "Alpha" brand Evaporated Milk.
- "Alpha" brand Cheddar Cheese.
- "Alpha" brand Buttermilk Powder.
- "Alpha" brand Butter.

The Directors and officers of this co-operative at the present time are as follows:

J. A. WOOD, Elnora	President
A. ROBERTSON, Bowden	Vice-President
J. A. ROSS, Duhamel	Secretary
J. J. STONE, Alix	Director
J. B. BRADLEY, Lacombe	Director
F. DOMONEY, Penhold	Director
A. W. GREEN, Bycmoor	Director
J. HUTCHINGS, Consort	Director
R. RAINBOW, Brooks	Director
ELLIS A. JOHNSTONE, Red Deer	General Manager

CO-OP MILK COMPANY

The Co-operative Milk Company (Calgary) Limited, was organized in 1929 and operates a modern \$200,000 plant in the City of Calgary. Originally organized solely for co-operative distribution of fluid milk, it recently acquired the assets of the Southern Alberta Dairy Pool.

The Co-op operates 24 retail delivery routes, serving all parts of the City of Calgary. In addition to handling a full range of processed dairy products, the Co-operative Milk Company supplies processing and sales facilities for a large number of Alberta Bee keepers.

The Co-op Milk Company pays produc-

ers for milk and cream supplied almost half a million dollars a year.

DIRECTORS

George E. Church, Balzac	President
Jack Fairweather, Bowness	Vice-President
J. T. Cullen, Springbank	Director
J. D. McLaurin, Springbank,	Director
James Cutt, Beddington	Director
T. H. Bond, Priddis	Director

R. V. Duffy has been general manager of the Co-operative Milk Company for the past twelve years.

THE VIKING CO-OPERATIVE CREAMERY ASSOCIATION

The Viking Co-operative Creamery was incorporated in 1909 and from a modest beginning has grown to what it is today, a modern, well equipped plant with a yearly gross turnover of more than half a million dollars, and serving approximately 1,600 patrons.

A new building was erected in 1946, which rates with the best in Western Canada.

In 1947 equipment was installed for pasteurizing fluid milk and has since provided the Village of Viking with a steady supply of high quality milk.

Since 1921 when the first cash balance or patronage dividend, was declared a total of more than \$414,000.00 has been thus disbursed among the patrons.

OFFICERS

JOHN CHILD	President
J. P. ROZMAHEL	Vice-President
T. M. BERG	Director
J. G. H. HUZICKA	Director
J. RODDICK	Director
A. NORDSTROM	Director
H. S. PETERSON	Director
I. RUZICKA	Director
M. HANSSEN	Manager

Other Dairy Co-operatives

In addition to the dairy pools and the Viking Co-operative Creamery, the following dairy co-operatives should be mentioned. The Cardston Co-operative Limited,

operating a cheese factory and creamery at Cardston. The Donald Co-operative Creamery Limited, the Coaldale Co-operative Cheese Factory, the Linden Co-operative Cheese factory and U.I.D. Co-operative Cheese factory.

Some Dairy Statistics

In 1949, 93 Creameries were manufacturing butter in Alberta. 43 of these were co-operatives and they manufactured 60.1% of Alberta's total production of creamery butter. In 1949, 13 cheese factories operated in Alberta. Ten of these were co-operatives and they manufactured 89.3% of the cheese made in Alberta.

ALBERTA POULTRY PRODUCERS LIMITED

Alberta Poultry Producers Limited was organized in 1941 to render a producer owned co-operative marketing service for poultrymen. Membership has varied from 25,000 to 30,000 yearly.

The head office is located at Edmonton. Sixty-two branch plants are located at the following rural Alberta points:

Ardrossan	South Edmonton
Alliance	Grande Prairie
Andrew	Hanna
Barrhead	Hay Lakes
Beaumont	Heisler
Bruce	Holden
Bruderheim	Innisfree
Blackie	Killam
Calgary	Leduc
Carbon	Lethbridge
Cardston	Linden
Castor	Mauville
Calmar	Macleod
Camrose	Medicine Hat
Claresholm	Myrnam
Crossfield	Millet
Dawson Creek	Onoway
Daysland	Ponoka
Didsbury	Provost
Drumheller	Radway
North Edmonton	Ryley

Sedgewick
Smoky Lake
Stettler
St. Michael
St. Paul
Strome
Sylvan Lake
Thorsby
Three Hills
Trochu

Two Hills
Vegreville
Vermilion
Viking
Vilna
Vulcan
Wainwright
Westlock
Wetaskiwin
Willingdon

The services performed by A.P.P. Ltd., include:

- Assembling, grading and distribution of eggs and poultry.
- Oil processing and storage of eggs produced in peak production seasons.
- Production of frozen egg melange for industrial use. Facilities are owned for the production of dried egg powder.
- Ten plants have facilities for killing, dressing, and packing of poultry.

The annual volume of business is some \$4,000,000.00.

The Co-op Hatcheries were added to the services of the Alberta Poultry Producers in 1944. Hatcheries are now operated at Edmonton, Calgary, Camrose and Lethbridge. Some one and one quarter million "Co-op Chicks" are hatched annually.

The total dividends since incorporation have been in excess of \$1,000,000.00. More than half of this has been distributed in cash.

BOARD OF DIRECTORS

K. V. KAPLER	President
J. H. RHODES	Director
S. ROPPEL	Director
A. J. RIX	Director
L. NORMANDEAU	Director
J. L. WRIGHT	General Manager

For further information on the Alberta Poultry Producers write to:

R. G. CHRISTENSEN Secretary-Treasurer

ALBERTA LIVESTOCK CO-OPERATIVE LIMITED

The A.L.C. is a farmer-owned Commission Agency, organized in 1940, to sell livestock for member associations. Fifty-two

member associations are located throughout the province. Livestock is assembled at these points and shipped direct to the A.L.C. where the various types are sold for the highest market price to packers, exporters, etc.

Services Provided—

- Selling through the commission system assures the highest market price being realized.
- Selling in the hands of men directly responsible to the producers.
- Commission, less cost of operation, is returned to the producer through his local association.

Control of the A.L.C. is maintained through a delegate system. Each member association elects a delegate to the Annual Meeting. A Board of Directors is elected from the delegate body.

Value of livestock marketed:

1945-1946	\$20,857,000
1946-1947	18,398,000
1947-1948	22,551,000
1948-1949	31,608,000
1949-1950	33,717,000

The Edmonton Agency was opened in 1940, the Calgary Agency in 1942, and the Lethbridge Agency in February, 1950.

DIRECTORS

C. P. HAYES	President
J. T. HOLLAND	Vice-President
J. R. TOMLINSON	Executive Director
H. W. ALLEN	Director
C. D. LANE	Director
ED. CHOWAN	Director
E. W. CORMACK	Director
SID W. SHEPPARD	Edmonton Manager
GEO. WINKELAAR	Calgary Manager
STAN SYMONS	Lethbridge Manager
R. M. HIBBERT	Secretary-Treasurer

For further information write to R. M. Hibbert, Secretary, Alberta Livestock Co-operative Ltd., Stock Yards, Edmonton, Alberta.

LIVESTOCK SHIPPING ASSOCIATIONS

Altogether there are in Alberta about fifty livestock shipping associations handling the shipment of livestock on a co-operative basis.

FEDERATED CO-OPERATIVE SERVICES

Special mention should be made of the Federated Co-operative Services Limited, located at 10126 98th Street, Edmonton. This association acts as business managers for nineteen livestock shipping associations whose combined volume of sales exceeded \$4,000,000 in 1949. Federated Co-operative Services Limited is affiliated with the Alberta Livestock Co-operative Limited. Its officers are C. P. Hayes, President, A. C. Archibald, Vice-President, C. D. Lane, Secretary, and W. J. Purdy, General Manager.

CANADIAN CO-OPERATIVE PROCESSORS LIMITED

This co-operative was organized in 1944 as a Co-operative under the name of Horse Co-operative Marketing Association Ltd. It commenced operations in 1945. By securing a Dominion Charter in 1948, the name was changed to: Canadian Co-operative Processors Ltd.

Objectives of the Canadian Co-operative Processors Ltd.:

1. To conserve pasture land by finding a market for surplus horses.
2. To establish a market for the well broken farm horses.
3. To enable a better land-use policy in livestock production.
4. To find the market with the best returns to the producer.

Prices—This Association was the means of increasing the value of surplus horses from $1\frac{1}{2}$ cent per lb. in 1944 to as high as $2\frac{3}{4}$ cents per lb. in 1948 and 1949. Price at the moment $2\frac{1}{10}$ cents is governed by prices obtainable for export meats, for "A" Grade.

Some 163,000 horses have been processed which would indicate that the objectives have been achieved.

DIRECTORS

L. A. Doan, President, Regina; H. E. Houze, Vice-President, Mayronne; L. B. Thomson, Regina; R. Thomas, Grandora; G. C. Stewart, Maple Creek; O. B. Moore, Rimbey; C. T. Armstrong, Hussar; W. L. Owens, Eston; M. J. Patterson, Peace River; E. S. Fergusson, Camrose; P. A. Minor, Medicine Hat; C. Sherriff, Swift Current; C. D. White, Shaunavon; A. Willett, Shaunavon.

The Alberta processing plant is located at 5918 - 129 Ave., in North Edmonton. T. Jordan is superintendent and E. Moorhouse is office manager of the Edmonton plant.

CANADIAN CO-OPERATIVE WOOL GROWERS LIMITED

In Canada, Canadian sheep farmers have by their industry and devotion succeeded in creating a wool second to none in strength and quality. Through the Canadian Co-operative Wool Growers Limited, Canadian wool growers have created an organization capable of selling their product on the world's largest markets in an efficient and profitable manner.

In 1918 the various Provincial Wool Growers' associations unanimously decided to advance the interests of the Canadian growers by organizing a national body of their own for the marketing of Canadian wool. This selling agency was organized and is maintained on one simple aim and principle: "To help the Canadian wool grower market his product in the most efficient and profitable manner and to co-operate in every way towards the advancement of the Canadian wool industry."

With over thirty years of experience in merchandising of wool this co-operative organization has achieved the distinction of being one of the few marketers of Canadian Agricultural produce to handle regularly over 70% of the total volume of the product sold annually. It is with confidence

that the Canadian wool growers face the future, knowing they have a strong experienced organization able and willing to give assistance and service.

ALBERTA AFFILIATED ASSOCIATIONS

Southern Alberta Sheep Breeders' Limited, W. S. Benson, Secretary-Treasurer, Lethbridge.
 Alberta Sheep Breeders' Association, J. Chas Yule, Secretary-Treasurer, Calgary.
 Central Alberta Wool Growers' Association, S. M. Chapman, Secretary-Treasurer, Lacombe.
 Alberta Provincial Sheep Breeders' Co-operative Association Limited, R. W. Shopland, Secretary-Treasurer, Edmonton.
 Eastern Alberta Wool Growers' Association, V. N. McKinnon, Secretary-Treasurer, Hanna.

ALBERTA HONEY PRODUCERS CO-OPERATIVE

The Alberta Honey Producers Co-operative Limited was incorporated in 1940 but active business did not commence until 1945. In that year the co-op began handling package bees and supplies for honey producers. The Co-op is now serving approximately 2,000 members.

In 1947 the processing and packaging of honey was begun. The honey is marketed by the Co-op under the brand name "Altasweet". Altasweet has become a very popular product throughout Canada. Most of the honey which is not used in the Alberta market, is sold in British Columbia. Some goes to Eastern Canada where it finds a ready market.

The volume of honey handled:

1947 . . .	300,000 pounds
1948 . . .	1,000,000 pounds
1949 . . .	1,000,000 pounds

As in all co-operatives, the total returns less the costs of handling, are returned to the producer. The Honey Producers have one plant located in Edmonton.

DIRECTORS

PETER KOWALSKI, President	Edmonton
W. R. STERLING, Vice-President	Westlock
HARVEY SMITH, Director	Beaverlodge
ALAN GRAHAM, Director	Coaldale
HERVE JOHNSON, Director	Donnelly
A. C. BRADLEY, Director	Athabasca
L. D. DAVIS, Director	Flatbush

For further information, write to Mr. J. W. Blewett, Manager, Alberta Honey Producers Co-operative Limited, Edmonton, Alberta.

COMMERCIAL VEGETABLE CO-OPERATIVE LTD.

The Commercial Vegetable Co-operative Limited commenced business in 1947 and operates a large storage root house at 12615 Fort Road, North Edmonton.

While 85% of its business is in grading, packaging and marketing quality potatoes, it also handles other root crops such as carrots, beets, turnips, etc.

It has a membership of 328 and its sales in 1948-49 were \$151,000. Owing to the bad crop season in 1949, last year's sales were \$121,000.

OFFICERS AND DIRECTORS

John Wiglesworth	President
Simon Groot	Vice-President
John Prins	Director
Harmon Haggith	Director
Thos. Molineaux	Director
W. J. Harrow	Secretary
Harry Wiglesworth	Manager

CALGARY CO-OPERATIVE FUR FARMERS ASSOC. LIMITED

The fur farmers in the Calgary district organized and incorporated the Calgary Co-operative Fur Farmers' Association Limited on April 14, 1939. This co-operative manufactures a full line of feeds for fur animals and handles special supplies required by fur farmers. The association provides a grading service and offers assistance in marketing the pelts of its members. Its place of business is 1701 - 11th Street, East, Calgary.

OFFICERS

President	Geo. C. Lancaster
Vice-President	Fred A. Bilton
Secretary-Manager	W. H. Coulter

Consumer Co-operatives

CONSUMER CO-OPERATIVE STORES

In 1949 Consumer Co-operative stores were operated at 154 points in Alberta and the Peace River Block in British Columbia. Stores in the Peace River Block are located at Dawson Creek, Fort St. John, Cecil Lake and Tomslake. All of these 154 stores are affiliated, directly or indirectly, with the Alberta Cooperative Wholesale Association Limited. 20 of these 154 stores are owned by the United Farmers of Alberta Co-operative Limited, and five are branches of the Southern Alberta Co-operative Association at Lethbridge.

The volume of business has increased by over \$10,000,000 during the past five years.

LOCATION OF CO-OPERATIVE STORES

*Acadia Valley	Consort
Athabasca	Corner Co-op
Abee	*Coronation
Andrew	Cowley
Autumn Leaf	Crooked Creek
Barnwell	Crossfield
Barons	Dawson Creek
Barrhead	Delburne
Bawlf	Delia
*Beaverlodge	Derwent
Bezanson	Dewberry
*Big Valley	Donnelly
Blackie	*Drumheller
Bluesky	Eaglesham
Bonnyville	Eagle Hill
Boyle	Eckville
*Brownvale	Edberg
Bruderheim	Edgerton
Busby	Edmonton
*Calgary	Elk Point
Calmar	Ellscoot
*Camrose	Evansburg
†Cardston	*Fairview
Cecil Lake	Falher
Cereal	Falun
Cherhill	Fawcett
Chinook	Fort St. John
Clyde	Friedenstal
†Coaldale	Gibbons
Colinton	Girouxville

Goodwin	†Picture Butte
Grand Centre	Pincher Creek
Grande Prairie	Plamondon
Grouard Mission	Ponoka
Gunn	Red Deer
Hairy Hill	Rich Lake
Hanna	*Rimbey
Hattonford	Rocky Mt. House
Heinsburg	Rycroft
Highland Park	Sedalia
High Prairie	Sedgewick
Hilliard	Smoky Lake
Hillspring	Spedden
Hines Creek	Spirit River
Hollow Lake	Stettler
Hylo	St. Francis
Innisfail	St. Lina
Innisfree	St. Michael
Irma	St. Paul
Jarvie	St. Vincent
Killam	*Strathmore
La Glace	Strome
Lamont	†Taber
Legal	Tomslake
†Lethbridge	Teepee Creek
Linden	Thorhild
Magrath	*Three Hills
Manning	Tofield
Manville	Tomahawk
Marwayne	Two Hills
Mayerthorpe	Valhalla Centre
McLennan	Valleyview
*Medicine Hat	Vegreville
*Milo	Vermilion
Morinville	*Veteran
*Morrin	Viking
Mundare	Vilna
Myrnam	Vimy
Nanton	Wainwright
Neapolis	Warwick
Neerlandia	Waskatenau
North Edmonton	Waugh
North Star	*Westlock
Okatoks	Wetaskiwin
*Olds	Wildwood
*Oyen	Willingdon
Pibroch	*Youngstown

NOTE:

*Members of U.F.A. Central Co-op Ass'n Ltd.

†Members of Southern Alberta Co-op Ass'n.

ALBERTA CO-OPERATIVE WHOLESALE ASSOCIATION, LIMITED

An association of co-operative stores
which had operated for several years, led

to the incorporation of the Alberta Co-operative Wholesale Association Limited in March, 1928.

A reorganization took place in 1938 with headquarters established in Edmonton. Nine stores were members at the time of reorganization. Membership increased rapidly during the next several years.

Year	Member Stores	Volume of Business Handled
1938	9	\$ 258,000.00
1939	48	573,000.00
1940	68	801,000.00
1941	74	1,057,000.00
1942	92	1,329,000.00
1943	100	1,519,000.00
1944	112	1,638,000.00
1945	120	1,878,000.00
1946	151	2,252,000.00
1947	157	2,154,000.00
1948	159	2,414,133.00
1949	160	3,716,628.00

Control is exercised by the member associations through a district delegate system. There are nine A.C.W.A. districts each of which has a director. The director is elected by the member associations in each district, one member association—one vote.

The head office is located in Edmonton and a branch is operated in Calgary and in Grande Prairie.

The A.C.W.A. is owned and financed by its member associations. The Wholesale provides for the consolidation of purchasing power of the retail co-operatives, thus allowing for savings to be made on the wholesale as well as the retail level.

In 1949 the feed manufacturing plant of the Commercial Feeders' Co-operative in North Edmonton was acquired by the A.C.W.A. and is now operated as the Feed Division of the A.C.W.A.

Additional Services

A Management Service Department was established in October, 1948. This department makes the service of highly experienced supervisors available to the directors of local stores. Management service provides:

- (1) Actual supervision of operations.

- (2) Inventory control and periodic inventory checks.
- (3) Annual Audit.
- (4) Central bookkeeping.

Some sixty local co-operatives are using Management Service.

- An Audit Department was established in 1948. This department is equipped to give the special attention required in the audit of co-operative associations.

DIRECTORS

J. R. LOVE	President
GEO. CHURCH	Vice-President
EDW. PETERSON	Secretary
ANDREW DAVIE	Director
BRUCE PEACOCK	Director
DAN GAMACHE	Director
O. E. WOBICK	Director
I. KAILA	Director
WM. ROMANUK	Director
R. V. DAVIES	General Manager
A. M. DEMINGS	Treasurer
E. S. SHORE	Calgary Manager
JACK GEDDES	Grande Prairie Manager

For further information write to Mr. R. V. Davies, General Manager, Alberta Co-operative Wholesale Association Limited, 10970 - 84th Street, Edmonton, Alberta.

INTERPROVINCIAL CO-OPERATIVES LTD.

Interprovincial Co-operatives Limited, was incorporated with a Dominion Charter in September, 1940.

The principle objectives of this organization are:

- Consolidation of the buying power of regional member co-operative wholesales.
- Acquisition and operation of productive and manufacturing facilities for various consumer goods.
- Acting as distributors for producer or marketing co-operatives which operate processing or manufacturing plants.
- Properly controlling and supervising

the use of the Co-op Label in Canada with a view of preventing its misuse.

The membership at the beginning included the Manitoba, Saskatchewan and Alberta Co-operative Wholesales and the Consumers' Co-operative Refinery. The Saskatchewan Co-operative Wholesale and the Consumers' Co-operative Refinery have since amalgamated under the name of Saskatchewan Federated Co-operatives Limited.

In 1941, the British Columbia Co-operative Wholesale and the United Farmers Co-operative of Ontario, (now known as the United Co-operatives of Ontario) were admitted to membership. Maritime Co-operative Services Limited, serving the three Maritime Provinces, were admitted to membership in 1942. The Co-operative Federee de Quebec, the L'Alliance des Co-operative de Consommation, and the Scottish Co-operative Wholesale Society became members in 1946. The Co-operative Wholesale Society of Manchester, England, joined in 1949.

Interprovincial's sales reached \$5,979,109.00 in 1949 which was \$1,578,322.00 greater than the previous year.

The control of Interprovincial is exercised by a board of directors—one director elected by each member wholesale in Canada with the exception of Quebec where one director serves this area.

DIRECTORS

J. R. LOVE, President	Alberta
GEO. URWIN, Vice-President	Saskatchewan
W. J. McSORLEY, Director	Manitoba
H. C. BOIS, Director	Quebec
A. SWENSON, Director	British Columbia
D. E. STAUFFER, Director	Ontario
J. E. WALSH, Director	Maritimes

For further information write to Mr. G. H. Fast, General Manager, Interprovincial Co-operatives Limited, 389 Main Street, Winnipeg, Man.

UNITED FARMERS OF ALBERTA CO-OPERATIVE LIMITED

The U.F.A. Central Co-operative Association Limited was formed in 1932 as a subsidiary of the United Farmers of Alberta and continued operations as such until December 2nd, 1948. On that date, at the annual convention of the United Farmers of Alberta, by authority of a private act of the legislature, the words "Co-operative Limited" were added to the name of the organization, thus making clear its co-operative as well as its educational functions. The United Farmers of Alberta Co-operative Limited carries on operations under the original act of incorporation of 1918. Arrangements were made to continue the educational activities of the United Farmers of Alberta by merging with the Alberta Farmers Union into what is now "The Farmers Union of Alberta."

U.F.A. Co-op came into being as a result of increased co-operative buying activities on the part of farmers throughout the province. For many years local units had been distributing from time to time, such commodities as binder twine, coal, lubricating oil, apples, flour, etc., in their own districts—after 1932 the Central aided the locals by consolidation of purchases in these and other commodities.

Co-operative buying has expanded rapidly under the U.F.A. plan. In 1940 a retail store commenced operation in Calgary as the first of a system of branch stores under central control. Twenty-one U.F.A. Co-op stores are now in operation in the province. One hundred and fifty Co-op oil agencies are operated by U.F.A. Co-op, distributing over fifteen million gallons of Maple Leaf Co-op gasolines and oils annually. The volume of business increased with the removal of wartime restrictions, from three and one half million dollars in 1946-47 to six and one half million in 1948-49.

Membership is based on one five dollar voting share. Additional capital is being

raised by an issue of one half million dollars of 4% preference shares at a par value of \$25.00 each. Dividends paid in cash and allocated to members since 1932 exceed \$700,000.00.

DIRECTORS OF U.F.A. CO-OP

Geo. E. Church, President,	Balzac
M. H. Ward, Vice-President	Arrowwood
J. Frey, Exec. Director	Arneson
Geo. MacLachlan, Director	Clyde
Geo. Sayle, Director	Claimont
Geo. Johnson, Director	Loyalist
Ray Wood, Director	Carstairs
Mrs. N. D. Lehman, Director	Camrose
Norman F. Priestley, General Manager,	Calgary

For further information on the U.F.A. Co-op write to: Miss Eileen Birch, Secretary U.F.A. Co-operative, Calgary.

THE SOUTHERN ALBERTA CO-OPERATIVE ASSOCIATION

This Association is one of the oldest Co-operatives in Alberta. It was founded in 1924 in protest against the marketing conditions existing in hay and potato production. Since that time the commodities handled have changed until today livestock and farm supplies are the major interests of this Association. At present this organization is composed of five stores located in Cardston, Coaldale, Picture Butte, Taber and Lethbridge where the Head Office is located. They employ a staff of 33. The volume of business transacted is as follows:

1947	\$1,285,961.00
1948	2,042,390.00
1949	1,917,322.00

Over these years the patronage dividend has been 7%, one half of which has been returned in cash.

OFFICERS

At present O. E. Wobick, Barons, President; E. N. Davidson, Coaldale, Vice-President; I. B. Roberts, Raymond, Secretary. are the officials. Further information given upon request to Southern Alberta Co-operative Association, 1221 - 2nd Ave., South, Lethbridge.

PINCHER CREEK CO-OPERATIVE ASSOCIATION LIMITED

This Association was established and commenced business in 1922, handling Hay, Timothy Seed, Livestock and Eggs and Poultry for the Members entirely composed of Farmers working together to better their returns by pooling of shipments.

Late in the twenties they started handling consumer goods by opening a retail Lumber and Building Supplies yard, also Salt and Flour.

In 1938 the International Harvester Company Limited agency for farm equipment and Motor Trucks was taken over, and operated from the main office until 1947 when the building of the Pincher Creek Motors was purchased to house the Agency, at the same time putting the Association in a position to service Machinery and Automobiles, also providing an outlet for retailing Gasoline from pumps.

On June 1st, 1946 the McRoberts Company Department Store was purchased distributing Groceries, Hardware, Men's wear and Ladies' wear. During the same year an addition was added to the Store into which the Grocery department was moved. The balance of the building has since been fully modernized to take care of the other three departments.

On April 1st of 1948 the Pincher Creek Creamery and Locker Storage Company Ltd., was purchased as a going concern.

There has been a steady increase in membership during the years of operation, standing now at well over eight hundred.

Record of Sales and Surplus

	Sales	Surplus
1947	\$ 696,276.89	\$69,198.34
1948	1,262,051.89	69,461.43
1949	1,381,072.15	68,083.67

CURRENT OFFICERS ARE

CARL BASTIAN	President
FRED BURGESS	Vice-President
G. W. ODDIE	Secretary
L. M. CLELAND	Director
R. F. DUFFIELD	Director
L. A. HILLIER	Director
D. O. WALPER	Director
W. J. BOYDEN	Director

ALBERTA SCHOOLS CO-OPERATIVE LIMITED

The Alberta Schools Co-operative Limited was incorporated in 1950. Its membership consists of a large number of Alberta School Divisions. The purpose of the Co-operative is to mobilize the purchasing power of the various school divisions and save money for the taxpayers by purchasing school supplies on a co-operative basis.

The Alberta Schools Co-operative Limited has taken out membership in the Alberta Co-operative Wholesale Association and the A.C.W.A. will act as purchasing agent for the school co-operative. Buying will be done direct from manufacturers of school supplies wherever possible, or through Interprovincial Co-operatives Limited.

The following are the directors and officers of the Alberta Schools Co-operative Limited:

R. Hennig, of Fort Saskatchewan, President.

E. Parr of Athabasca, Vice-President.

In addition to Messrs. Hennig and Parr, other directors are:

A. W. Nelson of Clyde

C. D. Lane, of Neutral Hills, and

F. W. Maddock, of Entwistle.

A. G. Andrews, Secretary of the Alberta School Trustees' Association, has been named Secretary of the Co-operative, with its head office address at 739 Tegler Building, Edmonton.

CANADIAN CO-OPERATIVE IMPLEMENTS LIMITED

During the thirties, farmer dissatisfaction with machinery prices developed to such an extent that in 1936 the Dominion House of Commons appointed a committee to enquire into the matter. The committee came to the conclusion that high distribution costs were the main cause of high machinery prices. The committee recommended that the machine companies reduce their distribution costs and in the event of their failure to do so, that the farmers should be encouraged to set up a machinery co-operative.

The governments of the three Prairie Provinces and farmer co-operative leaders, met following a similar enquiry by a committee of the Saskatchewan legislature two years later. As a result of this conference, C.C.I.L. was incorporated in 1940.

MILESTONES OF PROGRESS

- **1944**—A small factory was purchased at Winnipeg with a \$250,000.00 loan made, in equal parts, by the Governments of Alberta, Saskatchewan and Manitoba.

- **1944-45**—A campaign resulted in the membership being increased to 50,000 and new capital of nearly \$1,000,000.00 being raised.

- **1945**—A contract signed with the Cockshutt Plow Company assured C.C.I.L. of a supply of machines from one of the most reputable implement manufacturers.

During the four years of active business operations, over two million dollars of savings have been made, of which a good part has been paid in cash or allocated to the credit of the member purchasers. The present policy is to pay at least 60 % of the net earnings by way of cash and deferred dividends, with the balance up to 40 % be-

ing invested in share capital to the credit of the member purchaser.

C.C.I.L. has set up an entirely new system for the distribution of Co-op machines. Local co-operatives, elevator agents, U.F.A. oil agents, and in a few cases, private individuals act as local agents for C.C.I.L. They take orders for machines and in many cases, carry stock of repairs. The responsibility for distribution, assembly and service is undertaken by C.C.I.L. itself. The field service is provided by service men equipped with field service trucks. These men are well trained and competent to undertake almost any type of repair job. This service system has demonstrated its efficiency and economy.

Democratic control of C.C.I.L. is effected through the election of delegates representing districts covering Western Canada. The present delegate body numbers 156. Delegates are elected by mail ballot of the members. The delegates meet annually. The Board of Directors consists of 10 members of whom one half are elected annually by the delegates.

A noteworthy feature of C.C.I.L. activity was the development and building of three new machines at the Winnipeg factory. These were the Disker, the Harrower and the Folding Harrow Draw Bar.

The Disker (name registered by C.C.I.L.) was pioneered by C.C.I.L. It has now been widely copied by other manufacturers. The Harrower is the invention of Elmer Carlson of Wetaskiwin.

BOARD OF DIRECTORS

JOHN B. BROWN, President, Winnipeg, Manitoba.

W. J. HARPER, Alberta Vice-President, Edmonton, Alberta.

D. DOWNING, Saskatchewan Vice-President, Saskatoon, Sask.

J. W. BALDWIN, Manitoba Vice-President, Winnipeg, Manitoba.

J. A. CUDDY, Director, Sanford, Manitoba.

L. A. ACTON, Director, Focanville, Sask.

C. B. DAVIS, Director, Neville, Sask.

A. A. KREIMEIER, Director, Unity, Sask.
J. M. BENTLEY, Director, R.R. 6, North Edmonton, Alberta.

A. DAVIE, Director, Dawson Creek, B.C.
R. C. DAHL, Manager, Edmonton, Alberta.
H. S. MENCER, Manager, Calgary, Alberta.
For further information on C.C.I.L. write to:

MR. W. J. HARPER

CANADIAN
CO-OPERATIVE IMPLEMENTS LIMITED
EDMONTON

CO-OPERATIVE
LIFE INSURANCE COMPANY

"Co-op Life" was incorporated under the Saskatchewan Companies Act in 1945 and received a license to operate in that province. In 1946 it was incorporated as a Dominion Company and in 1947 received a license to operate throughout Canada. Co-op Life has expanded services into each province which has requested it to do so. Operations are now carried on in Alberta, Saskatchewan, Manitoba, Ontario and the Maritime Provinces. B.C. has recently requested Co-operative Life to extend service to that Province.

The insurance services, all provided on a co-operative basis, include:

- Ordinary life protection for individuals.
- Group life protection for members of co-operative stores.
- Employer-Employee Group Insurance.
- Group life protection for eligible members of the Wheat Pools.
- Pension plan for salaried employees.
- Various other plans.

"Co-op Life" is controlled by the policy holders. Directors are elected by the policy holders attending the Annual Meeting—one member—one vote.

Insurance in force at March 31, 1950, exceeded \$27,000,000.00. Premiums are computed on an actuarial basis. Dividends

have recently been declared on individual policies which have been in force for five years. Co-operative Life was one of the very few insurance companies, if not the first one, to declare a dividend on Ordinary Life business in the first five years of its operations.

The investment policy of Co-op Life insofar as allowed under the Dominion Insurance Act, is to reinvest in Co-operative Associations, thus providing more rapid expansion of co-op services.

DIRECTORS

H. A. CROFFORD	President
R. K. MILLIKEN	Vice-President
C. A. GEERNAERT	Director, Saskatchewan
A. F. SPROULE	Director, Saskatchewan
T. B. BOBIER	Director, Saskatchewan
E. F. SCHARF	Director, Saskatchewan
D. G. MACDONALD	Director, B.C.
A. LAIDLAW	Director, Maritimes
R. M. DANCER	Director, Manitoba
W. G. NICHOLSON	Director, Ontario
R. STANLEY	Director, Alberta

For further information, write to:

MR. C. C. GANT, Provincial Manager

CO-OPERATIVE LIFE INSURANCE COMPANY, EDMONTON

ROCHDALE AGENCIES LIMITED

Rochdale Agencies Limited, is a subsidiary of the A.C.W.A. and is an outgrowth of the Insurance Department previously operated by the Wholesale. The reorganization was necessary to provide a wider service. Now all types of insurance risks are taken with the exception of life and hail.

Insurance in force at December 31, 1949, was in excess of \$3,000,000.00.

Mr. Frederick L. Walters is the manager of Rochdale Agencies Limited. Office: 10970 - 84th Street, Edmonton, Alberta.

RURAL ELECTRIFICATION ASSOCIATIONS

Rural Electrification Associations in Alberta are organized under the Co-operative Associations Act. The first R.E.A. was established under this Act in April 1947.

A group of farmers, living in an area accessible to a supply of power, may organize and apply for a charter. An agreement may then be made with a Power Company to—

- (1) Build the distribution system at cost. This cost is borne equally by each farmer in the association. 50 % of the cost must be raised from members of the association—the remainder may be borrowed from a lending institution at $3\frac{1}{2}$ % interest under guarantee of the Provincial Treasurer.
- (2) Supply electricity to each individual member on a ten year contract at 2c per K.W.H. A service and depreciation charge is also made.

This arrangement takes the power into the farmer's yard—the wiring of buildings is not included. Average per farm has been less than \$1,000.00.

The distribution line when constructed becomes the property of the Rural Electrification Association. Whilst some of the associations have raised the whole cost of construction without borrowing, guarantees have been given in 74 instances, in a total amount of \$1,665,745.00. The total cost of the projects in connection with which these guarantees were given is estimated at \$4,713,420.00.

It is estimated that under this plan, it will be possible to extend rural electrification at the rate of 4,000 farms per annum.

Today there are 109 Rural Electrification Associations in Alberta. To date these R.E.A.'s serve about 10,000 farms. Altogether they have built approximately \$6,000,000 of power lines.

For further information, write to Mr. F. J. Fitzpatrick, Supervisor of Co-operative Activities, Edmonton, Alberta.

MUTUAL TELEPHONE COMPANIES

In 1928 there were 21,000 rural telephone subscribers in the Province of Alberta. By the depth of the depression in 1934, two-thirds of these subscribers had their telephones discontinued. The revenue from the remaining 7,000 subscribers was far short of meeting the costs of operating and maintaining a rural telephone system in Alberta.

Rather than tear down miles of telephone lines, the government offered to sell the rural lines to farmers at a nominal cost of approximately \$15.00 per mile and \$7.50 for the telephone sets. Meetings of farmers were held and mutual telephone companies were organized in many parts of the province. Share capital was subscribed by members and the companies are operated on a mutual basis. Many of these mutual telephone companies have replaced old telephone lines and built many miles of new lines.

Today 800 Mutual Telephone Companies operate in Alberta with a total membership of 23,612 subscribing members.

BUILDING CO-OPERATIVES

Building co-operatives in Alberta are incorporated under the provisions of Part II of "The Building Associations Act." The first co-operative under this act was registered as "The Edmonton Co-operative Building Association" on August 8th, 1942. A second association was organized in Calgary on April 24, 1944, and a third in Edmonton on March 7, 1950. There is also a building co-operative in process of incorporation at Donnelly in the Peace River district.

An excellent feature of the Alberta Act allows these co-operatives to require their borrowers to make new savings concurrently with their loan repayments, thus provid-

ing a continuing source of new capital to the association, and an added security to the borrower himself.

These co-operatives have been quite successful and the Edmonton Co-operative Building Association has assisted in the building of over 100 homes since its inception. However, limited funds, and the refusal of insurance companies and others supplying funds for N.H.A. homes to deal with co-operatives, as well as the requirement under The Building Associations Act of a borrower's minimum equity of 25% have definitely curtailed the scope of operation.

The National Housing Act may now, however, be used to provide direct loans to housing co-operatives, which should give a considerable stimulus to the operations of these associations.

CO-OPERATIVE FROZEN FOOD LOCKER PLANTS

Co-operatives for the carrying on of a frozen food locker plant are incorporated under The Co-operative Associations Act and are operated under the provisions of that Act and of The Frozen Food Locker Act. Part II of the latter Act makes provision for the guarantee by the Provincial Treasurer of the borrowing of funds by such a co-operative for capital expenditures similar to the provisions of "The Co-operative Marketing Associations Guarantee Act" in respect of co-operative marketing associations.

Permits to operate frozen food locker plants, whether by co-operatives or others, are issued by the Minister of Agriculture on recommendation of a Locker Plant Advisory Committee, consisting of the Dairy Commissioner, the Supervisor of Co-operative Activities, and a representative of the Department of Public Health, under the chairmanship of the Deputy Minister of Agriculture.

At the present time co-operative cold

storage locker plants are located at Innisfail, Magrath, Fairview, Donalda, Stettler, Hanna, Stony Plain, Eckville, Pincher Creek, Cowley and St. Paul.

CO-OP NEWS LIMITED

Co-op News as a monthly co-operative publication is a continuation of The Cowbell which was established in March 1927 by the original Alberta Dairy Pool. Ten years ago it was amalgamated with Co-op News, published at that time by the Alberta Co-operative Wholesale.

Its circulation is approximately 43,000. It is owned by the following co-operatives: Northern Alberta Dairy Pool, Alberta Co-operative Wholesale Association, Alberta Poultry Producers, Alberta Livestock Co-operative and Canadian Co-operative Implements Ltd.

DIRECTORS

J. R. LOVE	President
A. POTTER	Secretary
J. I. WRIGHT	Director
R. G. CHRISTENSEN	Director
J. B. BROWN	Director
WM. HARPER	Director
R. M. HIBBERT	Director
MISS LOUISE H. O'NEILL	Director
R. STANLEY	Director
R. V. DAVIES	Director

CO-OP PRESS LIMITED

Co-op Press Ltd. was incorporated on November 1, 1946. Original capital was subscribed by the Alberta Poultry Producers, the Alberta Co-operative Wholesale, the Northern Alberta Dairy Pool, the Institute of Applied Art and Co-op News.

Printing services are now provided for thirteen member associations which include a number of the major co-operatives.

During the fiscal year ending October 31, 1949, the volume of printing amounted to \$78,450.00 with a net saving of \$5,127.00 allocated to the members on a patronage basis.

Co-op Press offers a complete printing service on a co-operative basis.

DIRECTORS

R. Stanley	President
R. G. Christensen	Secretary-Treasurer
R. V. Davies	Director
J. R. Love	Director
W. C. Richards	Director
J. I. Wright	Director

For further information write to Mr. G. A. Berry, Manager, Co-op Press Limited, 10042 - 109th Street, Edmonton.

CREDIT UNIONS

A Credit Union is a co-operative bank, organized among a group of people to—

- Promote and accommodate savings by the members.
- Provide money for loans to the members for prudent and productive purposes.

CREDIT UNIONS IN ALBERTA

(May 31, 1950)

Total number	
of organizations	201
Number affiliated with the	
Alberta Central Credit	
Union	124
Total Membership	28,179
Total Assets	\$ 4,492,327.49
Total Loans in force	3,830,053.29
Total Share Capital	3,652,694.54
Total Deposits	380,826.33
Total Loans since Inception	16,318,636.32

CREDIT UNION LEAGUE OF ALBERTA

In 1942 the "League" was formed as the educational arm of the Credit Union Movement in Alberta. Two main objectives are served by the League:

- Promotion and Protection of the movement.

- Aiding the sound operation of Credit Unions through exchange of ideas and practices.

One hundred and twenty-one Credit Unions representing 16,000 members, throughout the province, are members of the League. The League is affiliated with the Credit Union National Association (CUNA) which is comprised of fifty-seven provincial and state leagues in North America, representing nearly nine thousand Credit Unions. CUNA has several types of insurance available to Credit Unions and their members.

The "Bugle" is the official publication of the Alberta League; it is published monthly and is recognized as one of the best papers of its kind in North America.

THE DIRECTORS OF CREDIT UNION LEAGUE OF ALBERTA ARE:

REV. M. A. HARRINGTON, President, Blairmore.
MR. H. H. HUGGETT, 1st Vice-Pres., Edmonton.
MR. ART KIRKBY, 2nd Vice-Pres., Calgary.
MR. R. D. HESLEP, Director, Edmonton.
MR. W. H. TOMPKINS, Director, Calgary.
MR. JAMES GAETZ, Director, Red Deer.
MR. A. LINDQUIST, Director, Valleyview.
MR. F. YOUNG, Director, Rosemary.
MR. J. PERKINS, Director, Wainwright.
MR. N. KUYIO, Director, Andrew.
F. F. PATERSON, Director, Craigmyle.

For further information on the "League" write to Mr. Geo. Swales, Managing Director, 20 Alberta Block, Calgary.

ALBERTA CENTRAL CREDIT UNION

The Alberta Central Credit Union is a "money pool" in which the surplus funds of Credit Unions and Co-operatives may be deposited. The money so accumulated, may be loaned to member Credit Unions and Co-operatives to meet their short term financial needs. Thus, through the assistance of the "Central", surplus money within the Credit Union and Co-operative Movement may be kept in constant use and at the same time, serving the needs of similar organizations in other parts of the province.

The Central was organized in May, 1947, with a membership of 92 Credit Unions and Commercial Co-operatives; the membership had increased to 133 organizations by the end of 1949.

The usefulness of the Central has already been well established with loans totaling \$206,925.00 in 1949—an increase from \$77,900.00 in 1948 and \$49,775.00 in 1947. Share Capital has increased from \$21,538.00 in 1947 to \$63,434.00 at the close of 1949.

A chequeing system was started in 1949 and just under one half million dollars business was done in the past year.

**THE DIRECTORS OF THE ALBERTA CENTRAL
CREDIT UNION ARE:**

MR. H. F. FRANCIS, President, Calgary.
MR. A. M. DEMINGS, 1st, Vice-Pres., Edmonton.
MR. A. PEART, 2nd Vice-Pres., Edmonton.
MR. R. G. CHRISTENSEN, Director, Edmonton.
MR. J. E. ROBITAILLE, Director, Edmonton.
MR. JAMES ROBERTSON, Director, Edmonton.
MR. E. W. THOMAS, Director, Calgary.
MR. E. E. OSWALD, Manager, Calgary.
MR. GEO. SWALES, Secretary, Calgary.

For further information on the Central Credit Union write to: Mr. E. E. Oswald, Manager, 20 Alberta Block, Calgary.

ALBERTA FEDERATION OF AGRICULTURE

The realization of a growing need for a co-ordinated effort on the part of farm organizations in presenting their point of view on agricultural affairs both provincially and nationally led to the formation of the Alberta Federation of Agriculture.

A meeting of representatives of co-operative organizations was held in Red Deer in March, 1936, which laid the ground work for the establishment of the Alberta Co-operative Council.

In 1940 the Council's name was changed to the Alberta Federation of Agriculture. Forty-seven organizations comprised the membership of the Federation in 1941—membership has now expanded to sixty-one

and includes the major marketing co-operatives in Alberta.

THE BOARD OF DIRECTORS

ROY C. MARLER, President, Bremner, Alberta.
GEORGE E. CHURCH, Vice-President, Balzac, Alta.
K. V. KAPLER, Director, Strome, Alta.
HUGH W. ALLEN, Director, Hualien, Alta.
CARL ANTONSON, Director, Pibroch, Alta.
CARL STIMPFLE, Director, Edmonton, Alta.
GEO. TINDALL, JR., Director, Fabyan, Alta.
DONALD MacLEOD, Director, Lake Isle, Alberta.
PHILIP BAKER, Director, Lethbridge Alberta.
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MRS. R. B. GUNN, Director, Edmonton, Alta.
A. R. HADLAND, Director, Baldonnell, B.C.
J. L. McINTOSH, Director, Dinsdale, Alta.

For further information on the Federation write to Mr. James McFall, Secretary, Alberta Federation of Agriculture, Lougheed Building, Calgary, Alberta.

CANADIAN FEDERATION OF AGRICULTURE

The Alberta Federation and the Federations in other provinces make up the Canadian Federation of Agriculture (C.F.A.) which represents the farmers of Canada where policies affecting agriculture are being formulated.

THE EXECUTIVE MEMBERS OF C.F.A.

II. H. HANNAM, President, Ottawa.
W. J. PARKER, 1st Vice-President, Winnipeg.
J. A. MARION, 2nd Vice-President, Montreal.
ROY C. MARLER, Bremner, Alberta.
A. H. MERCER, Vancouver, B.C.
J. E. BROWNLEE, United Grain Growers, Ltd.,
Winnipeg.
J. C. RODERICK, St. Catharines, Ontario.
H. C. BOIS, Montreal, P.Q.
L. O'CONNOR, New London, P.E.I.
J. H. WESSON, Regina, Saskatchewan
G. McMILLAN, Dairy Farmers of Canada, Huntingdon, P.Q.
L. F. BURROWS, Canadian Horticultural Council,
Ottawa, Ontario.

ALBERTA CO-OPERATIVE UNION

The Alberta Co-operative Union was formed in June, 1947, as the Alberta Sec-

tion of the Co-operative Union of Canada. The name has since been changed to the Alberta Co-operative Union. Membership is maintained in the Co-operative Union of Canada.

The organization was formed to aid the co-operative movement in:

- (1) Education.
- (2) Public Relations.
- (3) Protection—mainly from unfavorable legislation.

Membership is open to all co-operatives in Alberta on a voluntary basis. Dues for consumer locals is on the basis of \$1.00 per \$1,000.00 volume of business. For all others, dues are on a negotiated basis.

DIRECTORS

J. R. LOVE, President	Edmonton
N. F. PRIESTLEY, Vice-President	Calgary
C. C. GANT, Director	Edmonton
O. E. WOBICK, Director	Lethbridge
I. KAILA, Director	Eckville

For further information, write to:

B. J. BOWLEN, Secretary,

ALBERTA CO-OPERATIVE UNION,
EDMONTON, ALBERTA

THE CO-OPERATIVE UNION OF CANADA

The Co-operative Union of Canada, was organized in 1909 as a union of individual co-operative members throughout Canada. Between 1943 and 1945 a reorganization took place making the C.U.C. a Federation of Provincial Co-operative Unions.

The Co-operative Union of Canada and the Union in each Province, strive to serve the movement in several ways:

- Protection—mainly from unfavorable legislation.
- Consolidation of co-operative development.
- Research and promotion of new phases of co-operative enterprise.
- Co-operative education.

The C.U.C. is a member of the International Co-operative Alliance.

DIRECTORS

A. W. FRIESEN, President Saskatchewan
J. T. McDONALD, Vice-President, Nova Scotia
D. G. MacDONALD, Director, British Columbia
J. R. LOVE, Director Alberta
J. J. SIEMENS, Director Manitoba
G. STEPHENSON, Director New Brunswick
A. C. SAVAGE, Director Ontario
J. O'BRIEN, Director P.E.I.

For further information write to:

A. B. MacDONALD, National Secretary
Co-operative Union of Canada,
193 Sparks St., Ottawa

FARMERS' UNION OF ALBERTA

The F.U.A. was formed in December, 1948, by the amalgamation of the United Farmers of Alberta and the Alberta Farmers' Union. The F.U.A. is a direct membership organization of Alberta farmers.

The membership at the close of 1949 was 18,400.

The objectives of this Association are:

- (a) To advance on all possible occasions, the interest of farmers and farmers' co-operative organizations.
- (b) To co-ordinate the efforts of the various branches of agriculture for the purpose of promoting their common interest through collective action.
- (c) To promote and secure necessary and just legislation.
- (d) To achieve a relationship of price which will ensure to agriculture its fair share of national income.
- (e) To contribute to a high standard of living for all citizens by promoting the highest production over a long-term period, commensurate with sound agricultural practices.
- (f) To promote social intercourse, a higher standard of community life, and the study of economic and social questions relating to agriculture and democratic citizenship.
- (g) To promote the fullest possible use of Credit Unions.

The executive and directors are:

MR. C. STIMPFLÉ	President
MR. H. YOUNG	Vice-President
MR. O. HART	Executive Director
MR. R. HENNIG	Executive Director
MR. A. B. WOOD	Executive Director
MRS. R. B. GUNN	President F.W.U.A.
MRS. C. T. ARMSTRONG	Vice-President, F.W.U.A.
MRS. M. E. LOWE	2nd Vice-President, F.W.U.A.
MR. J. L. McINTOSH	Director
MR. H. RESTALL	Director
MR. EARL WRIGHT	Director
MR. F. E. MARICLE	Director
MR. C. D. FUHR	Director
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MR. M. H. WARD	Director
MR. C. T. ARMSTRONG	Director
MR. L. E. PHARIS	Director
MR. A. R. HADLAND	Director
MR. JAMES ELLETT	Junior President

ALBERTA PROVINCIAL MILK AND INSPECTED CREAM PRODUCERS' ASSOCIATION

Organized in 1934 the above association represents the local milk producer organizations in Calgary, Edmonton, Lethbridge, Medicine Hat and Red Deer. The local associations elect directors to serve on the provincial board and elect delegates to attend the annual meeting of the provincial association.

The aims and objects of the Alberta Provincial Milk and Inspected Cream Producers' Association are:

1. To represent milk producers, as an organized group, at public hearings called by the Board of Public Utility Commissioners.
2. To assist local milk producer associations in dealing with local problems and collect data and information on conditions affecting milk producers in the various milk sheds of the province.
3. To represent Alberta milk producers on

the dairy producers' national organization, the Dairy Farmers of Canada.

The association is represented on the national body by its manager, R. H. M. Bailey. The provincial organization is also a member of the Alberta Federation of Agriculture.

DIRECTORS AND OFFICERS

The eight directors comprising the board are: C. C. Parry, representing Lethbridge; R. Lehr, representing Medicine Hat; H. Tucker, W. D. Miller, R. F. Smith, representing Calgary and A. M. Adamson, John Crozier, R. H. M. Bailey, representing Edmonton.

Officers—President: C. C. Parry; Vice-President: H. Tucker; Secretary-Treasurer: F. R. McCalla; Manager: R. H. M. Bailey.

The head office of the association is located at 15 Christie Grant Block, 101st Street, Edmonton.

ALBERTA SUGAR BEET GROWERS

Starting some twenty-five years ago with an acreage of around 5,000 and serving only one refinery, the Alberta Sugar Beet Growers plan to grow 37,500 acres of beets in 1950 to supply the refineries at Raymond and Picture Butte and the new plant at Taber.

From the crop of 1948, 911,229 bags of sugar were refined, grossing \$8,866,729.14. In addition to refined sugar, 9,203 tons of molasses, valued at \$229,453.06 were produced. Total payment to the beet growers amounted to \$4,853,117.36 which represents 63% of the value of the sugar and slightly less than half of the value of the molasses manufactured.

The purpose of the Alberta Sugar Beet Growers' organization is to (1) negotiate satisfactory contracts for the sale of beets to the sugar refineries and (2) work out satisfactory contracts for the employment of labour to work in the beet fields. The returns to the beet growers are determined by the price of beet sugar and the sugar content of the beets supplied by the grower.

The Alberta Sugar Beet Growers, together with the sugar beet growers' asso-

ciations in Quebec, Ontario and Manitoba, make up the National Sugar Beet Producers' Association. This national association deals with the federal government on matters and policies affecting the sugar beet growers across Canada.

Head office of the Alberta Sugar Beet Growers is located in Lethbridge, Alberta. Its officers and directors are as follows: President, Phil Baker; Vice-President, Allen Wilcox; Secretary-Treasurer, Harry Boyse; Directors, Rulon Dahl, Edmond Green, Eldon Zaugg, W. B. Grunewald, W. R. Hughes, J. R. Jensen, Leith Johnson and E. N. Francis.

CO-OPERATIVE ACTIVITIES BRANCH

The Co-operative Activities Branch is operated under the Department of Industries and Labor of the Alberta Government. The Branch was established in 1930.

The Branch is responsible for the administration of a number of Acts of the Provincial Legislature concerned with co-operative development.

Co-operative Marketing Associations
Guarantee Act 1929.

Credit Union Act, 1938.

Building Associations Act, 1940.

Co-operative Associations Act, 1946.

The Co-operative Associations Act is a combination of several acts which had been passed some years earlier. The original Co-operative Act was passed in 1913.

The various services provided to individual co-operative associations by the Branch include:

- (1) Granting of a charter to a new co-operative.
- (2) Assistance in having new co-operatives registered by the Registrar of Companies.
- (3) Approval and registration of by-laws or changes to by-laws for all co-operatives.

- (4) Assistance to co-operatives in acquiring a permit to sell shares.
- (5) Scrutinizing of monthly financial statements of consumer co-operatives registered in Alberta.
- (6) Advice on organization and operational practices of co-operatives.
- (7) Collection of statistics on co-operative development.

Monthly financial statements are received from the Credit Unions in Alberta. A yearly examination is made of each Credit Union by the Co-operative Activities Branch to make sure that the operations are carried on in the best interest of the members.

Rural Electrification Associations have received excellent direction from the Branch. Government guaranteed loans to the R.E.A.'s and other co-operatives, are given on the advice of the Supervisor of Co-operative Activities.

HON. DR. J. L. ROBINSON	Minister
J. E. OBERHOLTZER	Deputy Minister
F. J. FITZPATRICK,	Supervisor of Co-operatives	
	and Credit Unions	
A. PEART	Deputy Supervisor of Co-operatives	
L. HEBERT	Deputy Supervisor of Credit Unions	

CO-OPERATION IN CANADA, 1949

The total volume of business done by 2,637 co-operatives in Canada during the year ended July 31, 1949, amounted to \$1,001,437,990. This represents an increase of \$200,000,000 over 1948 and is the first time co-operative business in Canada exceeded one billion dollars.

Last year sales value of farm products marketed co-operatively in Canada equalled \$783,293,225 an increase of \$166,945,748 over 1948.

Considered in relation to sales values, Co-ops handled 32.9% of the main farm products entering commercial trade channels for the period ended July 31, 1949.

Sales of merchandise for the same per-

iod equalled \$191,804,630, an increase of \$33,930,585 over the previous period. These are made up of farm machinery, food products, coal and wood, feed, fertilizer, petroleum products, etc.

Sales of food products in 769 co-operative retail stores amounted to \$48,900,000. Eleven co-operative wholesales owned by 1829 locals marketed \$63,282,375 worth of farm products and sold \$50,142,277 of merchandise to member co-ops. Total assets of these wholesales stood at \$20,354,250.

Over 100 fishermen's co-operatives reported a membership of 16,300 and total business of \$16,729,765.

The Co-op is Your Business

YOU OWN IT

There are two kinds of business in Alberta—the profit business which you do not own, and the co-operative business which you do own. Although you make all business possible through your patronage you own only that which you have built co-operatively.

Much of the profit business in your community is owned by people outside of your community—your co-operative is owned by you and your neighbors. The money you save through your co-operative stays at home—it does not leave the community for centers of financial power. Whereas profit business is designed to make a profit on your patronage, your co-operative operates to increase your buying power because its savings or surpluses are allocated to you and your neighbors on a patronage basis. In short, **the co-op is your business.**

YOU VOTE FOR IT

There are two kinds of votes—economic and political. Most people think only of the ballot box when you speak of votes, but

that's only part of the story. When you sell your farm produce or buy consumer goods you cast your economic ballot for the kind of economic system you want. It is like going to the polls and casting your ballot for the kind of political system you want. Both are important in democracy. Political ballots are cast only during elections—economic ballots are cast every day you sell or buy anything. Therefore, it follows that economic ballots have the most power. They will build a profit system for the benefit of investors or a co-operative system for the benefit of producers and consumers, depending on how you use them.

YOU CONTROL IT

When you use the services of a co-operative, selling or buying, you vote for a co-operative economic system of ownership by the people. You vote for a system of production for use, not for profit. But you also have another vote in your co-operative—your membership vote. Money does not vote in co-operatives as it does in private enterprise, but people do and each co-operative member has but one vote. **This is democracy in business.** You might sum it up this way: Every day when you deliver your products to a co-operative or, buy your needs at your local co-operative, you are voting for the people's business—your business. Every time you vote for a co-operative delegate or vote at a co-operative meeting, you vote for democratic control of the people's business—and it is your business. Remember these two kinds of votes are important: Your patronage vote builds your Co-op; your membership vote controls your co-op. You not only build something for yourself, but you retain control of what you have built.

YOU BENEFIT BY IT

There are two kinds of benefits you receive from your co-operative—patronage benefits to members and patrons, and the over-all economic and social benefits that it brings to your community. Be sure that you are benefiting from both by being a mem-

ber and patron. Here are some of the benefits to members and patrons: You control, direct, and increase your buying power because you pool this buying power with other patrons and members.

And what are some of the general social benefits that come to every family in the community? Here are a few: A more stable price level through healthy co-operative competition. Private merchants stay in line because people help to set fair prices through their co-operative. The co-op being a people's organization takes an interest in and champions issues of public interest. It has a real stake in the community because it is the people's business, your business.

YOU BUILD IT

People like to build fine institutions. Though we have built many for others, we have built few for ourselves. The co-op is one of the institutions we have built for ourselves. This is only the beginning. We are going to **keep on building** through co-operation most everything we need: factories, industries, health services, finances, housing. All these are possible through the co-operatives being built right in your community. They will be **yours**. How soon can we get these new services and our own production facilities? That depends on you and your neighbors.

While it is true that the average family owns so little today, yet it can own so much by working together with its neighbors. This will be done through co-operatives.

TODAY'S LESSON

Today's complex and many-sided industry has shown us that alone, as individuals, we are helpless. Together with others we have strength and power. We can get ahead **with** others, not in spite of others. Co-operatives make it easy to get ahead with others. The rugged individualist was a man of the "horse and buggy" days—now outmoded in today's world. Today everything worth while—big things—are done together. This is a lesson we have learned in co-operation.

TOMORROW'S HOPE

What about tomorrow? What does it have in store for you and me? Will it mean jobs, homes, security, good living? Or, will it mean unemployment, debts, depression and scarcity living? The Co-operatives maintain it **must** mean good living; it **can** mean good living—if we are determined to have it. We cannot wait for it to happen. We must work for it, and here is the grand opportunity co-operatives offer—a chance to vote everyday for better living; for abundant living. Here is an opportunity to build for the future; for our boys and girls. The Co-operative Movement can do this job, but needs your help. It needs many hands; many people working together; planning together.

IT NEEDS YOU

If you are not yet a co-operative member, why not start NOW? Have a share in the business that builds for tomorrow while it serves today. Conscious of our opportunity and responsibility let us pledge ourselves:—

- To study thoroughly the job ahead of us.
- To join and help form co-operatives and accept the responsibilities of membership.
- To buy everything possible through our co-operatives.
- To sell all we produce through our co-operatives.
- To invest in co-operatives and credit unions.
- To tell our neighbors and our neighbors' neighbors about co-operatives.

Co-operative Progress Five Years Expansion In Alberta Co-operatives 1943 to 1948

	1943	1948	Increase	%
No. of Units	305	462	157	51
Business Done	\$76,556,437	\$187,082,338	\$110,525,901	144
Assets	30,540,449	30,908,139	367,690	1
Net Worth	10,577,504	20,415,537	9,838,033	93
Members	152,935	251,045	98,110	64

DETAILS OF BUSINESS DONE

	1943	1948	Increase	%
Consumer Co-ops	\$ 6,712,743	\$ 17,416,298	\$ 10,703,555	159
Livestock and Feeder Co-ops	30,774,086	38,756,253	7,982,167	26
Dairy and Poultry Co-ops	10,780,449	28,680,680	17,900,231	166
Grain and Seed Co-ops	27,017,832	98,396,471	71,378,639	264
Sundry Co-ops	709,297	1,077,949	368,652	52
Credit Unions	562,028	2,754,686	2,192,658	390

DETAILS OF ASSETS

	1943	1948	Increase	%
Consumer Co-ops	\$ 1,944,595	\$ 7,377,238	\$ 5,432,643	279
Livestock and Feeder Co-ops	651,440	746,512	95,072	14
Dairy and Poultry Co-ops	2,189,303	5,334,671	3,145,368	144
Grain and Seed Co-ops	24,978,910	13,400,583	-11,578,325	-86
Sundry Co-ops	307,177	827,166	519,989	169
Credit Unions	469,021	3,221,964	2,752,943	587

DETAILS OF NET WORTH

	1943	1948		
Consumer Co-ops	\$ 1,223,399	\$ 4,414,720	Increase	¢
Livestock and Feeder Co-ops	365,128	362,868	\$ 3,188,321	260
Dairy and Poultry Co-ops	1,537,011	3,137,832	-2,260	-
Grain and Seed Co-ops	6,769,642	9,351,713	1,600,821	104
Sundry Co-ops	211,699	378,379	2,582,071	38
Credit Unions	467,622	2,770,023	166,680	79
			2,302,401	492

DETAILS OF MEMBERSHIP

	1943	1948		
Consumer Co-ops	28,815	50,086	Increase	¢
Livestock and Feeder Co-ops	22,474	21,546	21,271	74
Dairy and Poultry Co-ops	31,711	77,014	-928	-
Grain and Seed Co-ops	56,508	72,050	45,303	143
Sundry Co-ops	3,361	5,133	15,997	28
Credit Unions	10,066	24,761	1,772	53
			14,695	146

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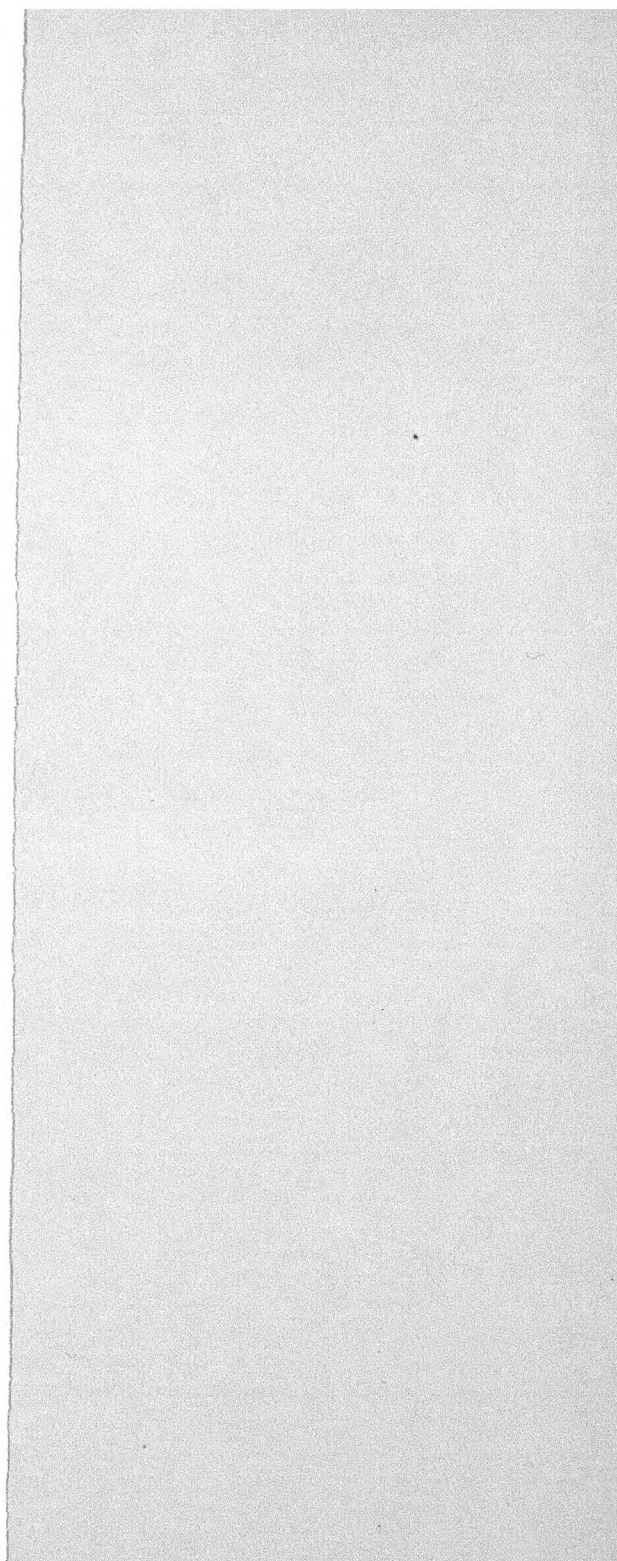
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